

May 30, 2008

PUBLIC NOTICE # 2008-22

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance
Public Notice Filing
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-8946	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	CORPORATE KIDNAP AND EXTORTION	0
08-8958	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-8959	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-8960	0626	ACE INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-8961	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-9075	1248	AMBAC ASSURANCE CORPORATION	COMMERCIAL	FINANCIAL GUARANTY	FORMS	NONE	
08-8986	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	TAILORED COMM PROGRAM PLUS (TCPP)	
08-9027	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MUNICIPAL AUTO	
08-9026	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EMPLOYMENT PRACTICES	
08-9044	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
08-9045	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GARAGE	
08-8967	0019	AMERICAN RELIABLE INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	NONE	0
08-9008	0019	AMERICAN RELIABLE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	COMMERCIAL PACKAGE	0
08-9012	0019	AMERICAN RELIABLE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SCO - COMMERCIAL EXCESS LIABILITY	
08-9028	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MUNICIPAL AUTO	
08-8980	0968	AXA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
08-8981	0968	AXA INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
08-8996	0968	AXA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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08-8997	0968	AXA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-8962	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-8955	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	BEAZLEY ONE MANAGEMENT LIAB. INSURANCE	0
08-8995	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EMPLOYMENT PRACTICES LIAB INS	
08-8987	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	TAILORED COMM PROGRAM PLUS (TCPP)	
08-9013	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	D&O-INDIVIDUAL SOLUTIONS	0
08-8988	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	TAILORED COMM PROGRAM PLUS (TCPP)	
08-9065	0920	DIAMOND STATE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	ANIMAL MORTALITY	15.16
08-8971	3548	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE.	0
08-9004	3548	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
08-9015	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
08-9066	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	FIRE	RULE CHANGE	NONE	
08-8945	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-8985	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
08-9003	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-8953	0212	FARMERS INSURANCE EXCHANGE	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-9023	0212	FARMERS INSURANCE EXCHANGE	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	NONE	4.6
08-8972	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	& PRODUCTS/COMPLETED OPER.	

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08-9018	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-8935	0000	FEDERATED RURAL ELECTRIC INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE	RURAL ELECTRIC COOPERATIVE	-1.4
08-8973	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	& PRODUCTS/COMPLETED OPER.	
08-9019	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-9014	1114	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-9058	1114	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-9062	1114	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
08-9069	1114	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
08-9024	0212	FIRE INSURANCE EXCHANGE	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	NONE	4.6
08-8941	0163	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	NONE	6.9
08-8949	0083	GRANGE INSURANCE ASSOCIATION	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
08-9073	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE	
08-7267	0000	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	KIDNAP & RANSOM	0
08-9071	0000	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	MEDIA LIABILITY E&O	0
08-8964	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-8963	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-8998		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO PHYSICAL DAMAGE	MANUAL	NONE	
08-9050		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO PHYSICAL DAMAGE	FORMS	NONE	

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08-9051		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO PHYSICAL DAMAGE	FORMS	NONE	
08-9052		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO PHYSICAL DAMAGE	MANUAL	NONE	
08-9059	0767	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	-9.3
08-9046	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	NONE	-4.3
08-8983	1330	MERITPLAN INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	LENDER'S COLLATERAL PROTECTION	0
08-9064	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	EARTHQUAKE	FORMS	HOMEOWNERS	
08-9005	0079	MIC GENERAL INSURANCE CORPORATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	6.63
08-8954	0212	MID-CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-9025	0212	MID-CENTURY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	NONE	4.6
08-8989	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	RULE CHANGE	TAILORED COMM PROGRAM PLUS (TCPP)	
08-8937	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	MULTI-PERIL	FORMS	PRIVATEEDGE PLUS	
08-8957	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	MULTI-PERIL	FORMS	NOT-FOR-PROFIT-RISK-PROTECTOR	
08-8948	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
08-8993	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	B&H PHOTO	0
08-9029	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	TRUCK	
08-9063	0000	OHIO INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	RETAIL	0
08-8965	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-9040	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS INSURANCE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-9043	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	PERSONAL	FIRE	RULE CHANGE	RENTAL OWNERS INSURANCE	
08-9060	0767	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	-9.3
08-9061	0767	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	FIRE	RATE	NONE	-9.3
08-8950	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-9006	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-9039	0501	PLATTE RIVER INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	VALUABLE ARTICLES	0
08-8970	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HOSPITALITY	0
08-8942	0163	SAFECO INSURANCE COMPANY OF AMERICA	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	NONE	6.9
08-8943	0163	SAFECO INSURANCE COMPANY OF ILLINOIS	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	NONE	6.9
08-9057	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	FIRE	RATE	NONE	0
08-8938	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NON-PASSENGER MOTOR CARRIER	
08-9036	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	TECHNOLOGY CYBERTECH	0
08-9054	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
08-9038	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	TECHNOLOGY CYBERTECH	0
08-9037	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	TECHNOLOGY CYBERTECH	0
08-9055	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
08-8969	0176	STATE FARM GENERAL INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RATE	VAR - 3.A, 5	14.8
08-9009	0176	STATE FARM GENERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	

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08-9010	0176	STATE FARM GENERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	MANUFACTURED HOME	
08-9011	0176	STATE FARM GENERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	
08-8944	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	CHILD CARE	-17.68
08-8952	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	GENERAL RISKS	-17.68
08-8968	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PETROLEUM AND PROPANE PRODUCTS	-1.38
08-8975	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	ASSISTED LIVING AND SOCIAL SERVICES	-17.68
08-8979	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	TOWING AND VEHICLE TRANSPORTATION	-1.38
08-8984	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	FOOD AND BEVERAGE	-1.38
08-8994	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	GENERAL RISKS	-1.38
08-9002	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	TOWING AND VEHICLE TRANSPORTATION	0.17
08-9007	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	SERVICE STATION	-1.38
08-8939	0140	TITAN INDEMNITY COMPANY	PERSONAL	AUTO LIABILITY	NEW PROGRAM	RECREATIONAL VEHICLE	0
08-9074	0161	TOPA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	AUTO REPAIR SHOPS	0
08-8992	3703	TOWER INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
08-8990	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	TAILORED COMM PROGRAM PLUS (TCPP)	
08-8982	0212	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	POLLUTION LIABILITY POLICY	
08-8991	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	TAILORED COMM PROGRAM PLUS (TCPP)	
08-8974	0140	VICTORIA FIRE & CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	RECREATIONAL VEHICLE	0

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08-9016	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
08-9067	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
08-9017	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
08-9068	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
08-9033	1179	WAWANESA GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	5
08-9035	1179	WAWANESA MUTUAL INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	5
08-8966	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
08-8951	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	BOILER AND MACHINERY	NEW PROGRAM	EQUIPMENT BREAKDOWN	0
08-8976	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	PROFESSIONAL PREMIER FOR LAWYERS	
08-9030	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MUNICIPAL AUTO	
08-9031	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MUNICIPAL AUTO	
119 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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Public Notice Filing Errata Report

May 30, 2008

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	08-6283	4/25/2008	GEICO Casualty Company	Personal Auto Liability	Rule Change		
Correct	08-6283	4/25/2008	GEICO Casualty Company	Personal Auto Liability and Physical Damage	Rule Change		
Incorrect	08-6284	4/25/2008	GEICO General Insurance Company	Personal Auto Liability	Rule Change		
Correct	08-6284	4/25/2008	GEICO General Insurance Company	Personal Auto Liability and Physical Damage	Rule Change		
Incorrect	08-6285	4/25/2008	GEICO Indemnity Company	Personal Auto Liability	Rule Change		
Correct	08-6285	4/25/2008	GEICO Indemnity Company	Personal Auto Liability and Physical Damage	Rule Change		
Incorrect	08-6286	4/25/2008	Government Employees Insurnace Company	Personal Auto Liability	Rule Change		
Correct	08-6286	4/25/2008	Government Employees Insurnace Company	Personal Auto Liability and Physical Damage	Rule Change		

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